

Form 149

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Joseph M. Panigall  
Sheila A. Panigall  
Debtor(s)

Bankruptcy Case No.: 18-24599-CMB  
Per November 19, 2020 Proceeding  
Chapter: 13  
Docket No.: 115 - 109, 110  
Concl. Conf.: at

ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 22, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at , in .* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Santander Bank (Cl #21) following notices of payment change of record .
- H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: One Main (Cl #8).

Peoples Natural Gas to be paid per order dated 02/12/20 at Doc. 80.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE  
ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: November 20, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:

Joseph M. Panigall  
 Sheila A. Panigall  
 Debtor(s)

Case No. 18-24599-CMB

Chapter 13

District/off: 0315-2

User: gamr

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Date Rcvd: Nov 20, 2020

Form ID: 149

Total Noticed: 68

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956141	+ AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14978284	+ Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956155	#+ Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942
14956162	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	+ First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	+ Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14971905	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14956178	+ Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14976738	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14956182	+ Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14956181	+ Santander Bank, 450 Penn St, Reading, PA 19602-1011
14989949	+ Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14989766	+ Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14956144	+ Email/Text: ally@ebn.phinsolutions.com	Nov 21 2020 01:43:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	Email/Text: ally@ebn.phinsolutions.com	Nov 21 2020 01:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ Email/Text: ally@ebn.phinsolutions.com	Nov 21 2020 01:43:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:31:22	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:31:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:33:53	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:32:38	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		

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14956147	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:33:53	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15291681	+ Email/Text: bankruptcy@clearviewfcu.org	Nov 21 2020 01:33:53	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14956149	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956150	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956151	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956152	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956154	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956153	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2020 01:44:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956157	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 21 2020 01:31:23	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 21 2020 01:32:39	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	Email/Text: bankruptcynotice@fcbanking.com	Nov 21 2020 01:43:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956159	+ Email/Text: bnc-bluestem@quantum3group.com	Nov 21 2020 01:44:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
14956158	+ Email/Text: bnc-bluestem@quantum3group.com	Nov 21 2020 01:44:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+ Email/Text: bankruptcynotice@fcbanking.com	Nov 21 2020 01:43:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14968549	Email/Text: JCAP_BNC_Notices@jcapi.com	Nov 21 2020 01:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956167	+ Email/Text: PBNCNotifications@perituservices.com	Nov 21 2020 01:43:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14956168	+ Email/Text: PBNCNotifications@perituservices.com	Nov 21 2020 01:43:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160134	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2020 01:32:41	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966102	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2020 01:32:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956171	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2020 01:31:25	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956173	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2020 01:31:26	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14972583	Email/PDF: cbp@onemainfinancial.com	Nov 21 2020 01:31:20	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956176	+ Email/PDF: cbp@onemainfinancial.com	Nov 21 2020 01:33:50	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14956175	+ Email/PDF: cbp@onemainfinancial.com	Nov 21 2020 01:32:35	OneMain Financial, Po Box 1010, Evansville, IN

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			47706-1010
14956179	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:33:56	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14985934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:33:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14957422	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:31:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956177	Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956180	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:33:56	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14967519	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 21 2020 01:44:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985616	Email/Text: bnc-quantum@quantum3group.com	Nov 21 2020 01:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14985615	Email/Text: bnc-quantum@quantum3group.com	Nov 21 2020 01:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+ Email/Text: bncmail@w-legal.com	Nov 21 2020 01:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14956184	+ Email/Text: jennifer.chacon@spservicing.com	Nov 21 2020 01:45:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+ Email/Text: jennifer.chacon@spservicing.com	Nov 21 2020 01:45:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956185	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 21 2020 01:32:44	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com	Nov 21 2020 01:44:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14986301	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 21 2020 01:44:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14989768	Email/Text: jennifer.chacon@spservicing.com	Nov 21 2020 01:45:00	Wilminington Savings Fund, et. al, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

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User: gamr

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TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2020 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bnicholas@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas A. Capehart	on behalf of Creditor Santander Bank N.A. jkacsur@grossmcginley.com, ehutchinson@grossmcginley.com

TOTAL: 8